

<i>SERFF Tracking Number:</i>	<i>NLTI-125408447</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Arkansas Title Insurance Company</i>	<i>State Tracking Number:</i>	<i>#? \$50</i>
<i>Company Tracking Number:</i>	<i>ARTICO - ARKANSAS - CPL/ICL AND NOTICE OF AVAILABILITY OF OWNER'S TITLE INSURANCE 12-31-2007</i>		
<i>TOI:</i>	<i>34.0 Title</i>	<i>Sub-TOI:</i>	<i>34.0000 Title</i>
<i>Product Name:</i>	<i>Title Insurance Forms - ARTICO</i>		
<i>Project Name/Number:</i>	<i>ARTICO - Arkansas - CPL/ICL (new) and Notice of Availability of Owner's Title Insurance 12-31-2007/ARTICO SERFF FILING 12312007-1</i>		

## Filing at a Glance

Company: Arkansas Title Insurance Company

Product Name: Title Insurance Forms -  
ARTICO

TOI: 34.0 Title

Sub-TOI: 34.0000 Title

SERFF Tr Num: NLTI-125408447 State: Arkansas

SERFF Status: Closed

State Tr Num: #? \$50

Co Tr Num: ARTICO - ARKANSAS State Status: Fees pending  
- CPL/ICL AND NOTICE OF  
AVAILABILITY OF OWNER'S  
TITLE INSURANCE 12-31-2007

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi,  
Llyweyia Rawlins, Brittany Yielding

Author: KerrieAnn Mayes-Skuran

Date Submitted: 12/31/2007

Disposition Date: 01/02/2008

Disposition Status: Approved

Effective Date Requested (New): On Approval

Effective Date (New): 01/02/2008

Effective Date Requested (Renewal):

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: ARTICO - Arkansas - CPL/ICL (new) and Notice of  
Availability of Owner's Title Insurance 12-31-2007

Project Number: ARTICO SERFF FILING 12312007-1

Status of Filing in Domicile: Pending

Domicile Status Comments: This filing is being  
performed in the State of Domicile.

Reference Organization: Not Applicable

Reference Number: Not Applicable

Reference Title: Not Applicable

Advisory Org. Circular: Not Applicable

Filing Status Changed: 01/02/2008

State Status Changed: 01/02/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Arkansas Title Insurance Company - NAIC #50725 - Filing of Closing Protection Letter/Insured Closing Letter (new) and  
Notice of Availability of Owner's Title Insurance

SERFF Tracking Number: NLTI-125408447 State: Arkansas  
Filing Company: Arkansas Title Insurance Company State Tracking Number: #? \$50  
Company Tracking Number: ARTICO - ARKANSAS - CPL/ICL AND NOTICE OF AVAILABILITY OF OWNER'S TITLE INSURANCE 12-31-2007  
TOI: 34.0 Title Sub-TOI: 34.0000 Title  
Product Name: Title Insurance Forms - ARTICO  
Project Name/Number: ARTICO - Arkansas - CPL/ICL (new) and Notice of Availability of Owner's Title Insurance 12-31-2007/ARTICO SERFF FILING  
12312007-1

## Company and Contact

### Filing Contact Information

Eileen Van Roeyen, General Counsel, Vice President  
evanroeyen@stewart.com  
2800 West Higgins Road  
(847) 885-3000 [Phone]  
Hoffman Estates, IL 60169  
(847) 884-4998[FAX]

### Filing Company Information

Arkansas Title Insurance Company  
17300 Chenal Parkway  
Suite 302  
Little Rock, AR 72223  
(847) 885-3000 ext. 311[Phone]  
CoCode: 50725  
Group Code: 340  
Group Name: Stewart Title  
Guaranty  
FEIN Number: 71-0560086  
-----  
State of Domicile: Arkansas  
Company Type: Title Insurance  
State ID Number:

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

SERFF Tracking Number:	NLTI-125408447	State:	Arkansas
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## Correspondence Summary

## Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	01/02/2008	01/02/2008

*SERFF Tracking Number:*      *NLTI-125408447*      *State:*      *Arkansas*  
*Filing Company:*      *Arkansas Title Insurance Company*      *State Tracking Number:*      *#? \$50*  
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*TOI:*      *34.0 Title*      *Sub-TOI:*      *34.0000 Title*  
*Product Name:*      *Title Insurance Forms - ARTICO*  
*Project Name/Number:*      *ARTICO - Arkansas - CPL/ICL (new) and Notice of Availability of Owner's Title Insurance 12-31-2007/ARTICO SERFF FILING*  
*12312007-1*

## **Disposition**

Disposition Date: 01/02/2008

Effective Date (New): 01/02/2008

Effective Date (Renewal):

Status: Approved

Comment:

This filing is approved contingent on receiving the filing fees the company indicates in the filing that they have sent.

Rate data does NOT apply to filing.

SERFF Tracking Number: NLTI-125408447 State: Arkansas  
 Filing Company: Arkansas Title Insurance Company State Tracking Number: #? \$50  
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 12312007-1

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	ARTICO Insured Closing Letter	Approved	Yes
Form	ARTICO Notice of Availability of Owner's Title Insurance	Approved	Yes

SERFF Tracking Number: NLTI-125408447 State: Arkansas

Filing Company: Arkansas Title Insurance Company State Tracking Number: #? \$50

Company Tracking Number: ARTICO - ARKANSAS - CPL/ICL AND NOTICE OF AVAILABILITY OF OWNER'S TITLE INSURANCE 12-31-2007

TOI: 34.0 Title Sub-TOI: 34.0000 Title

Product Name: Title Insurance Forms - ARTICO

Project Name/Number: ARTICO - Arkansas - CPL/ICL (new) and Notice of Availability of Owner's Title Insurance 12-31-2007/ARTICO SERFF FILING 12312007-1

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type	Action	Action Specific Data	Readability	Attachment
Approved	ARTICO Insured Closing Letter			Endorsement/Amendment/Conditions	New		0.00	ARTICO Closing Protection Letter 12-31-2007.pdf
Approved	ARTICO Notice of Availability of Owner's Title Insurance			Other	New		0.00	ARTICO Notice of Avail of Owners Title Insurance 12-31-2007.pdf



Craig Gill  
President – Arkansas Title Insurance Company  
17300 Chenal Parkway, Suite 302  
Little Rock, Arkansas 72223

Name and Address of Addressee:

Date:

Name of Issuing or Approved Attorney (hereafter, “Issuing Agent” or “Approved Attorney”, as the case may require):

[Identity of settlement agent and status as either Issuing Agent or Approved Attorney appears here]

Transaction (hereafter, “Real Estate Transaction”):

Re: Closing Protection Letter

Dear Sir or Madam:

Arkansas Title Insurance Company (the “Company”) agrees, subject to the Conditions and Exclusions set forth below, to reimburse you for actual loss incurred by you in connection with the closing of the Real Estate Transaction conducted by the Issuing Agent or Approved Attorney, provided:

- (A) title insurance of the Company is specified for your protection in connection with the closing of the Real Estate Transaction;
- (B) you are to be the (i) lender secured by a mortgage (including any other security instrument) of an interest in land, its assignees or a warehouse lender, (ii) purchaser of an interest in land, (iii) seller of an interest in land, or (iv) lessee of an interest in land; and
- (C) the aggregate of all funds you transmit to the Issuing Agent or Approved Attorney for the Real Estate Transaction does not exceed \$10 million.

and provided the loss arises out of:

1. Failure of the Issuing Agent or Approved Attorney to comply with your written closing instructions to the extent that they relate to (a) the status of the title to that interest in land or the validity, enforceability and priority of the lien of the mortgage on that interest in land, including the obtaining of documents and the disbursement of funds necessary to establish the status of title or lien, or (b) the obtaining of any other document, specifically required by you, but only to the extent the failure to obtain the other document affects the status of the title to that interest in land or the validity, enforceability and priority of the lien of the mortgage on that interest in land, and not to the extent that

your instructions require a determination of the validity, enforceability or the effectiveness of the other document, or

2. Fraud, dishonesty or negligence of the Issuing Agent or Approved Attorney in handling your funds or documents in connection with the closing to the extent that fraud, dishonesty or negligence relates to the status of the title to that interest in land or to the validity, enforceability, and priority of the lien of the mortgage on that interest in land.

If you are a lender protected under the foregoing paragraph, your borrower, your assignee and your warehouse lender in connection with a loan secured by a mortgage shall be protected as if this letter were addressed to them.

#### CONDITIONS AND EXCLUSIONS

1. The Company will not be liable to you for loss arising out of:
  - A. Failure of the Issuing Agent or Approved Attorney to comply with your closing instructions which require title insurance protection inconsistent with that set forth in the title insurance binder or commitment issued by the Company. Instructions which require the removal of specific exceptions to title or compliance with the requirements contained in the binder or commitment shall not be deemed to be inconsistent.
  - B. Loss or impairment of your funds in the course of collection or while on deposit with a bank due to bank failure, insolvency or suspension, except as shall result from failure of the Issuing Agent or the Approved Attorney to comply with your written closing instructions to deposit the funds in a bank which you designated by name.
  - C. Defects, liens, encumbrances or other matters in connection with the Real Estate Transaction if it is a purchase, lease or loan transaction except to the extent that protection against those defects, liens, encumbrances or other matters is afforded by a policy of title insurance not inconsistent with your closing instructions.
  - D. Fraud, dishonesty or negligence of your employee, agent, attorney or broker.
  - E. Your settlement or release of any claim without the written consent of the Company.
  - F. Any matters created, suffered, assumed or agreed to by you or known to you.
2. If the closing is to be conducted by an Approved Attorney, a title insurance binder or commitment for the issuance of a policy of title insurance of the Company must have been received by you prior to the transmission of your final closing instructions to the Approved Attorney.
3. When the Company shall have reimbursed you pursuant to this letter, it shall be subrogated to all rights and remedies which you would have had against any person or property had you not been so reimbursed. Liability of the Company for reimbursement shall be reduced to the extent that you have knowingly and voluntarily impaired the value of this right of subrogation.
4. The Issuing Agent is the Company's agent only for the limited purpose of issuing title insurance policies. Neither the Issuing Agent nor the Approved Attorney is the Company's agent for the purpose of providing other closing or settlement services. The Company's liability for your losses arising from those other closing or settlement services is strictly limited to the protection expressly



provided in this letter. Any liability of the Company for loss does not include liability for loss resulting from the negligence, fraud or bad faith of any party to a real estate transaction other than an Issuing Agent or Approved Attorney, the lack of creditworthiness of any borrower connected with a real estate transaction, or the failure of any collateral to adequately secure a loan connected with a real estate transaction. However, this letter does not affect the Company's liability with respect to its title insurance binders, commitments or policies.

6. Either the Company or you may demand that any claim arising under this letter be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association, unless you have a policy of title insurance for the applicable transaction with an Amount of Insurance greater than \$10,000,000. If you have a policy of title insurance for the applicable transaction with an Amount of Insurance greater than \$10,000,000, a claim arising under this letter may be submitted to arbitration only when agreed to by both the Company and you.
7. You must promptly send written notice of a claim under this letter to the Company at its principal office at P.O. Box 242810 in Little Rock, Arkansas 72223-2810. The Company is not liable for a loss if the written notice is not received within one year from the date of the closing.

Any previous insured closing service letter or similar agreement is hereby cancelled with respect to the Real Estate Transaction.

ARKANSAS TITLE INSURANCE COMPANY

By: \_\_\_\_\_

NOTICE OF AVAILABILITY OF OWNER'S TITLE INSURANCE  
(PURSUANT TO PUBLIC ACT 684)

Issued By:  
Arkansas Title Insurance Company  
17300 Chenal Parkway  
Little Rock, AR 72223

Name of Policy Issuing Agency/Agent  
Street Address  
City, State, Zip Code

To:  
Purchaser/Buyer Name  
Street Address  
City, State, Zip Code

Purchasing Property Identified As:  
Street Address  
City, State, Zip Code

Or  
Brief Description  
County, State

Pursuant to the requirement of an Act of the Legislature of the State of Arkansas, notice is hereby given that a Mortgagee's Title Insurance Policy ("Loan Policy of Title Insurance") is to be issued to your Mortgage Lender and that such policy does not afford title insurance protection to you in the event of a defect in the title to the real estate in which you are the owner of the property being purchased.

You are hereby advised of your right and opportunity to obtain an Owner's Title Insurance Policy in your favor, subject to the terms, conditions and exclusions therein, for the amount of your purchase price (or the amount of your purchase price (or the amount of your purchase price plus the costs of any improvements which you anticipate making). The approximate additional cost to you for an Owner's Title Insurance Policy in the amount of \$ POLICY AMOUNT is \$ PRICE, not including any costs to obtain additional coverages you may request through the issuance of policy endorsements and/or third party fees, such as charges for the preparations of surveys, if any. You are hereby notified that such right to obtain an Owner's Title Insurance Policy will expire upon the settlement/closing date.

If you are uncertain as to whether you should obtain an Owner's Policy of Title Insurance, you are urged to seek independent advice.

The Act directs and requires that we obtain a written waiver statement from you such as that set forth below if you do not wish to purchase this protection.

**WAIVER**

This is to certify that the foregoing Notice of Right to purchase an Owner's Title Insurance Policy for the protection of the undersigned (and above named) purchaser(s) has (have) been received and the undersigned purchaser(s) hereby waive(s) such right. It is understood and agreed that the Title Insurer, Title Agency or Title Agent shall have no responsibility to the undersigned purchaser(s) for the status of the title to the real estate being acquired or for any loss by reason of the complete or partial failure of title.

By: \_\_\_\_\_  
Purchaser Name

By: \_\_\_\_\_  
Purchaser Name

Date: \_\_\_\_\_

<i>SERFF Tracking Number:</i>	<i>NLTI-125408447</i>	<i>State:</i>	<i>Arkansas</i>
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## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: NLTI-125408447 State: Arkansas  
Filing Company: Arkansas Title Insurance Company State Tracking Number: #? \$50  
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12312007-1

## Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Approved	01/02/2008

### Comments:

Attached you will find the cover letter to the Arkansas Insurance Department and the P&C Transmittal for this filing.

### Attachments:

ARTICO CPL Avail of Owners Ins Cvr Ltr for SERFF 12-31-2007.pdf

ARTICO CPL Avail of Owners PC Xmtl for SERFF 12-31-2007.pdf



**Administrative Offices**  
2800 W. Higgins Road, Suite 835  
Hoffman Estates, Illinois 60169

(847) 885-3000  
(847) 885-3636 Fax

31 December 2007

Ms. Llyweyia Rawlins  
Certified Rate and Form Analyst  
Arkansas Insurance Department  
Property and Casualty Section  
1200 West Third Street  
Little Rock, Arkansas 77201-1904

RE: **Arkansas Title Insurance Company**  
**NAIC #50725** Filing of Closing  
Protection Letter/Insured Closing Letter  
and Notice of Availability of Owner's Title  
Insurance

Dear Ms. Rawlins:

**CLOSING PROTECTION LETTER/INSURED CLOSING LETTER**

**NOTICE OF AVAILABILITY OF OWNER'S TITLE INSURANCE**

**Arkansas Title Insurance Company** hereby files via SERFF (System for Electronic Rate and Form Filing) the form(s) referenced above.

Unless there is an objection, the Company will begin using these forms thirty (30) days from the date of this filing or upon notification by SERFF that the forms have been approved and filed, which ever occurs first.

The payment for this filing will be forwarded to the Arkansas Insurance Department promptly.

If there is any additional information which you require, please feel free to contact me at 847/885-3000 Ext. 311. Please note that my direct dial number is 847/884-2311 if you would care to update my contact information.

Sincerely,

KerrieAnn Mayes-Skuran

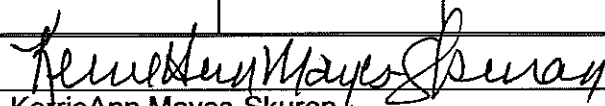
## Property &amp; Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Stewart Title Guaranty				Group NAIC #	0340
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
Arkansas Title Insurance Company	Arkansas	50725	71-0560086			

5. Company Tracking Number	ARTICO – Arkansas – CPL/ICL and Notice of Availability of Owner's Title Insurance 12-31-2007
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## Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
KerrieAnn Mayes-Skuran 2800 West Higgins Road Suite 835 Hoffman Estates, IL 60169	Regulatory Compliance Specialist	800-533-6584 847-884-2311	847-885-3636	kamskuran@stewart.com
7. Signature of authorized filer				
8. Please print name of authorized filer		KerrieAnn Mayes-Skuran		

## Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	34.0 Title
10. Sub-Type of Insurance (Sub-TOI)	34.0000 Title
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New:   When Approved   Renewal:
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	Not Applicable
17. Reference Organization # & Title	Not Applicable
18. Company's Date of Filing	31 December 2007

19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved
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## Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	ARTICO – Arkansas – CPL/ICL and Notice of Availability of Owner's Title Insurance 12-31-2007
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21.	Filing Description	[This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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### CLOSING PROTECTION LETTER/INSURED CLOSING LETTER

### NOTICE OF AVAILABILITY OF OWNER'S TITLE INSURANCE

Arkansas Title Insurance Company hereby files via SERFF (System for Electronic Rate and Form Filing) the form(s) referenced above.

Unless there is an objection, the Company will begin using these forms thirty (30) days from the date of this filing or upon notification by SERFF that the forms have been approved and filed, which ever occurs first.

The payment for this filing will be forwarded to the Arkansas Insurance Department promptly.

22.	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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**Check #:**  
**Amount: \$50.00**

**Check in the amount of \$50.00 to be sent to the Arkansas Insurance Department.**

**Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.**

**\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

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**FORM FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes forms)  
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		ARTICO – Arkansas – CPL/ICL and Notice of Availability of Owner's Title Insurance 12-31-2007		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Closing Protection Letter/Insured Closing Letter		<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Notice of Availability of Owner's Title Insurance		<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

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